

Caption in Compliance with D.N.J. LBR 9004-2(c)

McNALLY & ASSOCIATES, L.L.C.  
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Attorneys for Barbara A. Welcome

In Re:

Barbara A. Welcome

Debtor.



Order Filed on February 24, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-34269(JKS)

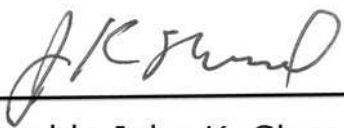
Hearing Date: 02/23/2017

Judge: Sherwood

**ORDER APPROVING MORTGAGE MODIFICATION AGREEMENT  
WITH SELECT PORTFOLIO SERVICING, INC.**

The relief set forth on the following pages, numbering two (2) is hereby **ORDERED**.

DATED: February 24, 2017

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

**THIS MATTER** having been opened to the Court by Barbara A. Welcome, debtor in the above-captioned title 11 case (the “Debtor”), by and through her attorneys, McNally & Associates, L.L.C., upon the filing of the Debtors’ Motion For Order Approving Mortgage Modification Agreement (the “Motion”); and the Motion having been served upon all creditors and parties-in-interest requiring notice pursuant to Fed.R.Bank.P. R. 4001(c) and R. 9014; and upon consideration of the Certification of Barbara A. Welcome in Support of Motion For Order Approving Mortgage Modification Agreement; and it having been determined after hearing on notice that the requirements for the proposed Mortgage Modification Agreement under Section 363(b) of the Bankruptcy Code have been met;

**IT IS,**

**ORDERED** that in accordance with 11 U.S.C. §363(b), the Debtor be, and hereby is authorized to execute and enter into the final modification agreement with Wells Fargo Home Mortgage, the primary terms of which are as follows:

Recapitalized principal	\$208,802.78
Recapitalization Date	October 1, 2016
First Payment Date	November 1, 2016
Term	180 months (15 years)
Interest rate	5.0%
Monthly payment - P&I	\$1,670.02
Initial monthly payment w/ escrows	\$ 679.79

all of which terms are set forth in the Modification Proposal dated as of October 13, 2016 attached to the Certification of the Debtor Barbara A. Welcome filed with this motion, related to the mortgage loan for the Debtor’s primary residence located at 32 Hillside Avenue, Newton, New Jersey 07860.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Barbara A. Welcome  
Debtor

Case No. 15-34269-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db +Barbara A. Welcome, 32 Hillside Avenue, Newton, NJ 07860-1202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank Trust National Association, as Trustee for  
Towd Point Master Funding Trust 2014-08 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, as Trustee for  
Towd Point Master Funding Trust 2014-08 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Matthew C. Waldt on behalf of Creditor U.S. Bank Trust National Association  
mwaldt@milsteadlaw.com  
Stephen B. McNally on behalf of Debtor Barbara A. Welcome steve@mcnallylawllc.com,  
sue@mcnallylawllc.com

TOTAL: 6